

STATE OF WASHINGTON

OFFICE OF
INSURANCE COMMISSIONERBEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF WASHINGTON

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In the Matter of

) No. D 99 - 6

Richard C. Bigelow,

ORDER NOT TO ISSUE, RENEW,

Licensee.

)

OR REINSTATE LICENSE

To: Licensing Division
Insurance Commissioner's Office
Olympia, Washington

Copy to: Richard C. Bigelow
1523 S 99th St
Tacoma, WA 98444

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that no insurance agent's or solicitor's license shall be renewed, reinstated, or issued to Richard C. Bigelow (the "former licensee") and no appointment or affiliation of the former licensee as an agent will be accepted, until the further order of the Commissioner.

THE BASIS FOR THIS ORDER is that the former licensee is demonstrated to be untrustworthy and a source of injury and loss to the public and not qualified to be licensed as an insurance agent or solicitor, in that:

1. The Commissioner sent the former licensee letters dated April 8, 1998; April 27, 1998; May 7, 1998; May 18, 1998; and June 16, 1998; each of which was mailed on or about the date stated. The former licensee failed to respond. This failure to respond promptly and in writing violated RCW 48.17.475 in each case.

2. The former licensee misrepresented the terms of the policy sold to Debra and David Soares and misled them as to the scope of coverage. The misrepresentations and misleading constitute violations of RCW 48.30.090 and RCW 48.30.040.

3. The misrepresentations mentioned in point 2 were intended to induce the Soareses to surrender existing coverage, in violation of RCW 48.30.180.

By this conduct, the former licensee is demonstrated to be untrustworthy and a source of injury and loss to the public and not qualified to be licensed as an insurance agent or solicitor. The refusal to renew, reinstate, or reissue a license is pursuant to RCW 48.17.530(1)(b), (d), and (h).

The former licensee has a right to demand a hearing pursuant to RCW 48.04.010 if aggrieved by this act of the Commissioner.

ISSUED AT OLYMPIA, WASHINGTON this 3rd day of February, 1999.

DEBORAH SENN

Insurance Commissioner

By

WILLIAM E. FRANDSEN

Deputy Commissioner

Investigator: Tom Talarico